



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

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State offers tips for online shopping for holiday season

NASHVILLE, TN – Whether your gift list is ready or you are wondering how long you can wait to start your holiday shopping, the Tennessee Division of Consumer Affairs has tips to help you get the best deals. What's the bottom line? Extra research can really pay off.

- Set a budget. Create a gift list and check it twice to help you stay on track and not over-spend.
- Decide what matters. If you are buying gadgets, know what your "must-have" features are versus those that are just nice to have.
- Use search engines. Type a company or product name into your search engine with such terms as "review," "complaint" or "scam," to find out more.
- Read online reviews. Reviews from other consumers, experts and columnists can give you an idea of how a product performs. Don't put all of your trust in one review.
- Consider reputation. A brand's reputation for quality and good customer service can really pay off.
- Check comparison shopping sites. These sites connect to many retailers selling the same product, sometimes at significantly different prices.
- Consider coupons. Some companies offer discounts via email and some websites collect and list codes for free shipping and other discounts. Search for the store with such terms as "discount," "coupon" or "free shipping."
- Read return policies. Not all stores have the same rules. Some charge fees for return shipping or restocking things like electronics. And be sure to check on the address – should a return be necessary, you want to make sure you know where to send it.
- Decide how to pay. When you shop online, credit cards can offer extra precautions.
- Look for a secure checkout. Does the website start with "https" (the "s" stands for secure) when you are checking out?

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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